

Application No. 09/756,077  
Response to Restriction Requirement, dated April 1, 2005  
Reply to Office Action mailed March 30, 2005

**REMARKS**

Claims 1-39 are presently pending in the above-identified patent application. Of these claims, claims 1, 6, 22, 28, and 36 are independent claims, while claims 2-5, 7-21, 23-27, 29-35, and 37-39 are corresponding dependent claims.

The most recent Office Action (dated March 30, 2005) identified independent claims 1, 6, and 22, and the corresponding dependent claims, as "Invention I", and identified independent claim 28, and the corresponding dependent claims, as "Invention II". Applicant notes that the Office Action failed to designate independent claim 36, and the corresponding dependent claims, as part of Inventions I or II. Applicant respectfully submits, however, that claims 36-39 should be examined at least with those designated by the Office Action as Invention I, as independent claim 36 is simply a computer program product claim directed to a method from the perspective of submitting or processing claims, similar to the acts claimed in claims 1-27.

Accordingly, Applicant hereby elects claims 1-27, and 36-39 for continued prosecution in the present application. Applicant further hereby cancels claims 28-35 without prejudice. In particular, Applicant will prosecute claims 28-35, or "Invention II", in a subsequently-filed divisional patent application that claims priority to the present application.

In the event that the Examiner finds remaining impediment to a prompt allowance of this application that may be clarified through a telephone interview, the Examiner is requested to contact the undersigned attorney.

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Dated this 1st day of April, 2005.

Respectfully submitted,



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